

Pam:
332.3:
(*440)
NWTI

Grants & Loans

POLAR
PAM
759

POLARPAM



Recd. Feb. 21/84
Order No.:
Price: Five
Acc. No.: Pat Smith

This booklet brings together, in a quick-reference format, all of the Territorial Government's grant and loan programs. Financial assistance is available to individuals, organizations and municipalities for a wide variety of purposes.

A separate section also describes financial assistance programs available from the Northwest Territories Housing Corporation.

The nature of grant and loan programs and eligibility criteria vary considerably. In all cases addresses are included where more detailed information can be obtained.

**BOREAL INSTITUTE
LIBRARY**

54157

June/1979

Contents

1	Alcohol & Drugs	p. 2
2	Business & Industry	p. 3
3	Communications	p. 6
4	Communities	p. 6
	Municipalities	p. 9
	Social Services	p. 10
5	Education	p. 11
6	Employment	p. 14
7	Fishermen	p. 15
8	Hunters & Trappers	p. 15
9	Legal Aid	p. 17
10	Organized Groups	p. 17
11	Sports	p. 19
12	Tourism	p. 20
13	N.W.T. Housing Corporation Programs	p. 21

1

Alcohol & Drugs

N.W.T. Alcohol & Drug Coordinating Council

The Coordinating Council is a non-government body which is representative of the various regions and concerned organizations in the Northwest Territories. Any project approved or recommended for funding by the Council must have the support of the people of the community and be operated for its benefit by a local group. The Coordinating Council can approve or recommend allocation of funds from the following sources:

Alcohol & Drug Program "Contributions" Funding:

The funding source is the Department of Social Services, Government of the Northwest Territories. The Council is empowered to approve all funding from this source.

Total Grants 1979/80: \$800,000

National Native Alcohol Abuse Program

This program is operated jointly by the federal government departments of Indian and Northern Affairs and Health and Welfare Canada. Funding from this source is intended solely for alcohol programs operated by native people for the benefit of native people. The Coordinating Council recommends projects meeting these requirements to the Native Alcohol Abuse Program for approval of funding.

Total Grants 1979: \$200,000

Applications for funding from any of these funding sources should be forwarded to:

N.W.T. Alcohol & Drug Coordinating Council
P.O. Box 1769
Yellowknife, N.W.T., X0E 1H0
Telephone: (403) 873-7155

2

Business & Industry

Eskimo Loan Fund

Purpose: Provides bank loan guarantees, loans and contributions to individual Eskimos, groups, co-operatives and majority-owned companies to enable the establishment or expansion of commercial enterprises in the economic development of the N.W.T. Loans are available up to \$250,000 (maximum 15 years) although this may be exceeded with the approval of the Treasury Board. There is no prescribed limit for contributions, each case to be decided on its merits.

Total loans, contributions and bank loan guarantees 1977/78: \$5,956,985.

Secretary,
Eskimo Loan Fund Advisory Board
Department of Economic Development
and Tourism
Government of the Northwest Territories
Yellowknife, N.W.T., X1A 2L9

Small Business Loans and Guarantees Fund

Purpose: Provides financing for small businesses which do not qualify for the Eskimo Loan Fund or Indian Business Loan Fund; and whose gross annual revenue does not exceed \$1 million.

Loans and bank loan guarantees are limited to a maximum of \$100,000 and a term of 15 years for the purpose of financing the purchase, installation, renovation, improvement or expansion of equipment, inventory or premises used or to be used in carrying on a small business enterprise.

Total loans 1977/78: \$1,088,600

Secretary,
Small Business Loan Fund Board
Department of Economic Development
and Tourism
Government of the Northwest Territories
Yellowknife, N.W.T., X1A 2L9

Indian Business Loan Fund

Purpose: Loans and contributions may be made available to help Canadian Indians in developing, maintaining and expanding viable business opportunities which, in turn, will provide job opportunities. Available to individual, co-operatives, partnerships, groups or Bands for financing capital purchases, working capital or equity in order to contribute to the economic development of the Indian people.

Director,
Economic Development Branch
Indian and Northern Affairs
P.O. Box 2760
Yellowknife, N.W.T., X0E 1H0

Assistance to Industry

Purpose: To provide contributions to private businesses and to government projects destined for private ownership. There is an element of flexibility to meet requirements for immediate interim financing, seed capital or funds to complement development loans.

Department of Economic Development
and Tourism
Government of the Northwest Territories
Yellowknife, N.W.T., X1A 2L9

Tote Trails

Purpose: To assist in the construction of low standard roads to a resource project. Winter roads are included. Also farms, sawmills, tourist lodges, canneries or other industry may be eligible. Included are low standard airstrips, small docks, helicopter landing pads and sea plane bases. Approval must be received from the Commissioner of the NWT and a committee of NWT Government employees. No more than 50% of the cost or \$30,000 per project.

Chairman,
Tote Trail Committee
Department of Economic Development
and Tourism
Government of the Northwest Territories
Yellowknife, N.W.T., X1A 2L9

Programs of the Department of Regional Economic Expansion

R.D.I.A.

Purpose: To provide grants to businesses engaged in manufacturing. The program also makes provision for loan guarantees for certain other types of business.

D.R.E.E.

10th Floor, Precambrian Bldg.

P.O. Bag 6100

Yellowknife, N.W.T., X1A 1C0

Special A.R.D.A.

Purpose: The program offers grants up to a maximum of \$30,000 per job created, or 50% of the capital required to start a business (whichever is the lesser). Full funding is available for certain other requirements such as infrastructure, training and abnormal operating costs. Social rehabilitation measures and resource harvesting projects may also qualify for assistance up to 100% of the costs involved. The major qualifications for assistance are that a majority of the employees be of native ancestry (Inuit, Indian or Metis). Viability of a business is a strong consideration. Priority is given to proposals incorporating native entrepreneurship. Apply to:

Regional Superintendent,

Department of Economic Development
and Tourism

Government of the Northwest Territories
in Fort Smith, Inuvik, Rankin Inlet or
Frobisher Bay.

3

Communications

Community Radio Grants

Community radio stations are eligible for a grant to help with their operating costs. This is a matching grant program. The Territorial Government pays \$5 for every \$1 raised by a community radio station to a maximum of \$5,000 a year. Grants are paid to community broadcasting societies. The grant can be used for anything directly related to the cost of operating the station, including supplies, records and tapes, broadcasting equipment, wages for operators, utilities and repairs. Application forms are available from:

Director
Department of Information
Government of the Northwest Territories
Yellowknife, N.W.T., X1A 2L9

4

Communities

Outdoor Recreation Facilities Grant

Purpose: To assist in the construction of outdoor facilities. Maximum \$5,000 in any 3 year period, renewable, made to communities and associations. A community must contribute 50% of the costs of the project, either in cash, or labour, services, materials and equipment. Claims must be supported by vouchers and certificates of donations, and are paid to local government or designated supplier. Advances can be made to suppliers for materials.

Department of Natural and Cultural Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.

Construction of Recreation Facilities

Purpose: To assist communities in the construction of recreation facilities and complexes. Maximum — \$75,000 in any 3 year period, renewable, made to communities and associations. A community must contribute 50% of the costs of the project, either in cash, or labour, services, materials, and equipment. Claims must be supported by vouchers and certificates of donations, and are paid to local government or designated supplier. Advances can be made to suppliers for materials.

Department of Natural and Cultural Affairs
Recreation Division
Government of the Northwest Territories
Yellowknife, N.W.T., X1A 2L9

Construction of Community Museums

Purpose: Grant to communities for the construction of Community Museums and Historical Sites.

Total Grants 1979/80: \$77,000

Department of Natural and Cultural Affairs
Central Museum
Government of the Northwest Territories
Yellowknife, N.W.T. X1A 2L9

Assistance For Cost of Utilities For Community Centres

Purpose: Contribution to communities to assist in offsetting the cost of utilities (power and heating) in operation of community recreation facilities.

Total Contributions 1979/80: \$100,000

Department of Natural and Cultural Affairs
Recreation Division
Government of the Northwest Territories
Yellowknife, N.W.T.

Operating Contribution to Hamlets

Purpose: Operation and maintenance for entire hamlet based on yearly budget prepared by hamlet and on hamlet's needs. Paid quarterly. Yearly audited statements required.

Department of Local Government
Municipal Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.

Operation of Local Community Museums

Purpose: Grants to assist communities in the administration and operation of local museums.
Total Grants 1979/80: \$48,000

Department of Natural and Cultural Affairs
Central Museum
Government of the Northwest Territories
Yellowknife, N.W.T.

Per Capita — Settlements

Purpose: Use unrestricted, paid to settlements only. \$20 per capita, based on Statistics Canada reports, paid to settlement council. Maximum \$12,000

Department of Local Government
Municipal Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.

Emergency Measures

Purpose: To assist with specific problems or a disaster. Grants apply to ground search and rescue groups and can also be given as disaster compensation for damaged equipment and materials.

Executive Committee
Government of the Northwest Territories
Yellowknife, N.W.T.

Communities — Municipalities

Capital Grants, Roads and Sidewalks

Purpose: Construction of roads and sidewalks. 50% of the cost of approved road and sidewalk construction. Formal applications supported by copies of all invoices paid to contractors are made by municipalities.

Department of Local Government
Municipal Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.

Grant in Lieu of Taxes

Purpose: Grant in lieu of taxes on NWT Government properties within municipalities. Dependant on the assessed value of the properties and local mill rates. Assessed values are calculated by NWT Government.

Department of Local Government
Municipal Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.

Per Capita

Purpose: To villages, towns and cities, \$50 per capita, unconditional grant paid annually. Based on census figures. Payment is initiated at headquarters.

Department of Local Government
Municipal Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.

Road and Sidewalk Maintenance

Purpose: Maintenance, up to 40% of previous year's expenditures, paid annually to municipalities, based on audited financial statements. Applications made by municipalities.

Department of Local Government
Municipal Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.

Town Planning and Lands

Purpose: To assist development of community plans. \$2,500 to all municipalities that are of village status or higher, paid annually.

Department of Local Government
Municipal Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.

Water Delivery Subsidy

Purpose: To assist in the delivery of potable water to households. Grant pays difference between cost and amount collected from consumers. Consumers pay \$5 per month for delivery of 4000 litres and \$5 per month for any portion of 2000 litres in excess of the initial 4000 litres. Applications, from municipalities only, must contain proof of all expenditures and revenue.

Department of Local Government
Municipal Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.

Communities — Social Services

Community Recreation Programs

Purpose: Grant to assist communities in carrying out recreation programs. \$5.00 per capita based on the current census figures.

Total Grants 1979/80: \$421,000

Department of Natural and Cultural Affairs
Recreation Division
Government of the Northwest Territories
Yellowknife, N.W.T.

Community Social Services

Purpose: To respond to reasonable requests from community and local groups to various types of self-help programs such as day care, non-institutional care for the elderly as well as preparation for employment or self-employment.

Total Grants 1979/80: \$497,000

For further information contact your local or regional Social Services Office.

Recreation Administration Grant

Purpose: Grant to assist communities in developing and administering recreation programs. Up to \$3,000 in addition to the per capita grant currently being provided is available. To be eligible for this grant certain criteria must be met. Application forms are available from:

Department of Natural and Cultural Affairs
Recreation Division
Government of the Northwest Territories
Yellowknife, N.W.T.

5

Education

Canada Student Loans

Loans are available to persons wishing to further their education and who have lived in the Northwest Territories for 12 months. The maximum loan is \$1,800. Application forms are available from:

Finance, Research and Planning Division
Department of Education
Government of the Northwest Territories
Yellowknife, N.W.T.

Student Grant Assistance

University and technical institute grants are available to students who together with their parents have resided in the Northwest Territories for at least two years. No more than three years can have elapsed since the student attended a secondary or post secondary school full time. The grant consists of: return air fare, \$150 for books and supplies, tuition and compulsory fees, \$8.00 per day allowance.

Application forms are available from the Superintendent of Education in all regions. Completed application forms should be submitted to the Regional Superintendent by June 15. The Board of Higher Education sits in July to make final decision on award of grants.

Bursaries

Fifteen bursaries of \$1,600 are available to persons wishing to further their education beyond secondary school and who do not qualify for Student Grant Assistance. Applicants must be resident in the Northwest Territories for at least two years.

Application should be made through the Superintendent of Education in the region by June 15. The Board of Higher Education sits in July to make final decisions on the awarding of bursaries.

Youth Assistance Grants

The Department of Education has limited funds available to assist selected high school and elementary school students to attend specialized travel programs which are not normally provided by the Department, e.g. Forum for Young Canadians, United Nations and International Affairs, Summer School, French Summer School.

Principals who have students that fall in these categories, should contact the Superintendent of Education for information. The Superintendent, if he considers financial assistance is required for that student, will contact:

Travel and Exchange Program Committee
c/o Finance, Research and Planning
Department of Education
Government of the Northwest Territories
Yellowknife, N.W.T., X1A 2L9

and request a grant towards travel expenses.

Health Care Bursaries

Purpose: To assist health care workers to acquire further education skills such as health care administration, laboratory or x-ray technology, public health nursing, nursing administration, nutrition and physiotherapy. The bursary pays tuition fees, up to \$60 for books, airfare to and from the educational institution and a stipend of \$200 per month. Everyone awarded a bursary for full time study must work in the NWT for a period of time equal to the length of the course. If the course is eight months, a year of service

in the NWT is required. Deadline for applications is March 31.

Director,
Department of Health
Government of the Northwest Territories
Yellowknife, N.W.T., X1A 2L9

Travel and Exchange Program

The travel and exchange program is designed to help Canadians understand the diversity of their country. It encourages them to meet people from other regions and learn about their many social and cultural traditions, thus furthering the development of Canadian unity and identity. The Department of Education has limited funds available to assist in projects of this nature and grants are awarded on a priority basis. Grants are normally given to pay only part of the cost of travel and vary from \$500 to \$3000. They are available for students up to and including the grade 12 level.

If you are interested in a project of this nature, it is necessary to obtain approval of your project from your principal. The principal will then forward your application to the regional/area superintendent of education. The superintendent (if he concurs with your project plans) will forward the application to:

Travel and Exchange Program Committee
c/o Finance, Research and Planning
Department of Education
Government of the Northwest Territories
Yellowknife, N.W.T., X1A 2L9

together with a request for a financial assistance grant towards your travel expenses.

When making application ensure it contains the following information:

- a. Outline of program, including activities which have been planned in the host community.
- b. Letters of invitation, etc. from the host community.
- c. Budget for project, including potential income and expenditures.
- d. What goals will be reached if the project is approved, e.g. educational, social, cultural, etc.

6

Employment

Relocation

Purpose: To assist in the relocation of employable individuals.

Total Contributions 1979/80: \$36,000

Department of Economic Development
and Tourism

Employment and Training Division

Government of the Northwest Territories

Yellowknife, N.W.T., X1A 2L9

Vocational Rehabilitation for Disabled Persons

Purpose: Open to persons who, through physical or mental handicap, require vocational rehabilitation in order to obtain and hold a substantially gainful occupation and who may require support services throughout the rehabilitation process. Total costs are covered.

Contacts

Regional Superintendent
Department of Social Services
Government of the Northwest Territories
Inuvik, N.W.T.

Regional Superintendent
Department of Social Services
Government of the N.W.T.
Frobisher Bay, N.W.T.

District Supervisor
Department of Social Services
Government of the N.W.T.
Yellowknife, N.W.T.

Regional Superintendent
Department of Social Services
Government of the N.W.T.
Fort Smith, N.W.T.

Regional Superintendent
Department of Social Services
Government of the N.W.T.
Rankin Inlet, N.W.T.

7

Fishermen

Fishermen's Loan Fund

Purpose: To assist commercial fishermen on Great Slave Lake by guaranteeing chartered bank loans. Loans may be to purchase vessel and/or motor, obtain capital items necessary to fishing such as radio depth sounder and finance major repairs. Loans shall not exceed 80% of the appraised value with the remaining 20% provided by applicant.

Secretary,
Fishermen's Loan Fund Advisory Board
Department of Economic Development
and Tourism
Government of the Northwest Territories
Yellowknife, N.W.T., X1A 2L9

8

Hunters & Trappers

Outpost Camps

Purpose: Assistance to groups and individuals who wish to live off the land and follow their traditional lifestyle.

Total Contributions 1979/80: \$350,000

Department of Natural and Cultural Affairs
N.W.T. Wildlife Service
Government of the Northwest Territories
Yellowknife, N.W.T.

Trappers' Assistance Program

Purpose: Loans to trappers for outfitting of the coming season's activities and to assist trappers to reach their areas. Maximum \$700 per trapper per season.

Total Contributions 1979/80: \$60,000

Department of Natural and Cultural Affairs
N.W.T. Wildlife Service
Government of the Northwest Territories
Yellowknife, N.W.T. -

Hunters' and Trappers' Associations

Purpose: \$2,000 grant to each active Hunters' and Trappers' Association to assist in meeting association administration expenses.

Total Grants 1979/80: \$102,000

Department of Natural and Cultural Affairs
N.W.T. Wildlife Service
Government of the Northwest Territories
Yellowknife, N.W.T.

Humane Trap Development

Purpose: Grant to the Inter-Provincial Committee for Humane Trap Development to assist in developing and establishing more humane methods of trapping fur bearing animals.

Total Grants 1979/80: \$10,000

Department of Natural and Cultural Affairs
N.W.T. Wildlife Service
Government of the Northwest Territories
Yellowknife, N.W.T.

Community Caribou Hunts

Purpose: Grant to Band Councils and/or Hunters' and Trappers' Associations in organizing and conducting caribou hunts.

N.W.T. Wildlife Service
Department of Natural and Cultural Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.
Fort Smith, N.W.T.
Rankin Inlet, N.W.T.
Frobisher Bay, N.W.T.

Trapper Incentive Grants

Purpose: To assist active trappers by providing a fur subsidy at the beginning of the trapping season, calculated on previous season's fur sales.

Total Grants 1979/80: \$230,000

Department of Natural and Cultural Affairs
N.W.T. Wildlife Service
Government of the Northwest Territories
Yellowknife, N.W.T.

9

Legal Aid

Maliiganik Tukisiiniakvik

Purpose: Contribution to fund the Frobisher Bay lawyer and support staff, for legal assistance in the Baffin Region. Shared funding with federal government.
Total Contribution 1979/80: \$100,000

Department of Public Services
Legal Aid Program
Government of the Northwest Territories
Yellowknife, N.W.T.

Native Courtworkers Association

Purpose: Contribution to fund the association in providing court assistance in the Mackenzie Valley. Shared funding with the federal government.
Total Contribution 1979/80: \$284,000

Department of Public Services
Legal Aid Program
Government of the Northwest Territories
Yellowknife, N.W.T.

10

Organized Groups

NWT Fire Chiefs and Fire Fighters Association

Purpose: Grant to partially cover costs of annual meetings and training seminars. Transportation expenses are paid directly and communities pay for rooms and meals.
Total Grants 1979/80: \$10,000

Department of Public Services
Safety Division
Government of the Northwest Territories
Yellowknife, N.W.T.

Art and Social Services

Purpose: Grants to recognized arts and social services organizations to assist with the operation and administration of their programs.

Total Grants 1979/80: \$79,000

Department of Natural and Cultural Affairs
Recreation Division
Government of the Northwest Territories
Yellowknife, N.W.T.

Association of Municipalities

Purpose: Grant of 50 cents per capita for each member community for association administration.

Department of Local Government
Municipal Affairs
Government of the Northwest Territories
Yellowknife, N.W.T.

Grants to Organizations

Purpose: To assist with administrative expenses in carrying out programs including cultural events, heritage research, special events and projects.

Total Grants 1979/80: \$258,000

Executive Committee
Government of the Northwest Territories
Yellowknife, N.W.T.

Yellowknife YWCA

Purpose: To establish and maintain the Yellowknife YWCA. NWT Government and City of Yellowknife share the costs of deficit budgeting, subject to government control.

Northwest Territories Housing Corporation
P.O. Box 2100
Yellowknife, N.W.T., X1A 2P6

11

Sports

N.W.T. Arctic Winter Games and Canada Summer and Winter Games

Purpose: Contributions to the games organizing committee to assist in the holding of games trails and selection of members of the teams to participate in the games.

Total Contribution 1979/80: \$90,000

Department of Natural and Cultural Affairs
Recreation Division
Government of the Northwest Territories
Yellowknife, N.W.T.

N.W.T. Sports Organizations

Purpose: Grant to recognized sports organizations within the N.W.T. to assist in the administration of affairs.

Total Grants 1979/80: \$64,000

Department of Natural and Cultural Affairs
Recreation Division
Government of the Northwest Territories
Yellowknife, N.W.T.

School Athletic Grant

Purpose: \$18,000 is available yearly for all school athletic events. Funds are divided among established school athletic regions. Disbursement is made to elected Regional Coordinators upon request, accompanied by a proposed budget and program. Amounts dispersed reflect travel costs. There are no funds at present for any Territorial School Championships.

Travel and Exchange Program Committee
Department of Education
Government of the Northwest Territories
Yellowknife, N.W.T.

Ski Test Program

Purpose: Grants to the N.W.T. Ski Association to

develop both the recreational and competitive aspects of cross country skiing.

Total Grants 1979/80: \$25,000

Department of Natural and Cultural Affairs
Recreation Division
Government of the Northwest Territories
Yellowknife, N.W.T.

12

Tourism

Tourism Promotion Grants

Purpose: To assist communities to promote tourism at the local level e.g. visitor information centre, community brochure, and improvement of hospitality and tourism service skills. Annual matching grant per capita based.

Business Development Officer
Business Services and Tourism
Department of Economic Development
and Tourism
Government of the Northwest Territories
Fort Smith, N.W.T., X0E 0P0
Inuvik, N.W.T., X0E 0T0
Frobisher Bay, N.W.T., X0A 0H0
Rankin Inlet, N.W.T., X0C 0G0

Tourism Accommodation Grants

Purpose: Four grants of \$15,000 each are available to provide assistance to remote indigenous communities to construct tourist accommodation. Management assistance and training grants of \$6,000 per year for three years are also granted to communities receiving a capital grant.

Business Development Officer
Business Services and Tourism
Department of Economic Development
and Tourism
Government of the Northwest Territories
Inuvik, N.W.T., X0E 0T0
Fort Smith, N.W.T., X0E 0P0
Rankin Inlet, N.W.T. X0C 0G0
Frobisher Bay, N.W.T., X0A 0H0

13

Northwest Territories Housing Corporation Housing Programs

The Northwest Territories Housing Corporation plans, builds and, through local housing associations and authorities, manages housing for the benefit of all residents of the Northwest Territories. Its stated objective is to create, co-ordinate and direct housing programs based on need, environment and research.

The Corporation maintains six District Offices; Hay River, Inuvik, Cambridge Bay, Rankin Inlet, Frobisher Bay and Yellowknife.

Social Housing

To provide adequate housing for low-income families at rates they can afford.

- a) Public Housing. Rent for units built by the Corporation under the National Housing Act is based on total household income and follows a graduated rental scale to maximum rent. On completion of construction the project is turned over to a local housing association or authority to manage and operate.
- b) Northern/Territorial Housing. These units were built before the Corporation was formed in 1974. The minimum rent now \$28 per month and maximum \$130 per month are set by the federal Treasury Board. Between these amounts the Public Housing Rental Scale applies. These units are available to tenants under a rental-purchase scheme. Management and operation is again by the local housing association/authority.

Senior Citizens' Accommodation

To provide adequate housing for senior citizens at rent according to the Social Housing scale.

Accommodation is available for elderly persons capable of self-care as well as persons requiring personal care. These projects also are operated and administered by the local housing association which allocates accommodation on the basis of need.

Single Persons' Accommodation

To provide housing accommodation for single persons where other adequate accommodation is not available. Rent for units built under Section 43 of the NHA follows the public housing scale; economic rent is charged for units built under NHA programs. These projects are administered by the local housing association or municipal councils.

Small Settlement Home Assistance Grant

To assist in meeting the housing needs of families living in designated small settlements. A once-in-a-lifetime grant of up to \$10,000 is available for the purchase and transportation of housing components. Technical assistance and advice are also provided. The applicant is required to provide framing for the house out of locally available materials, such as logs, and the Corporation provides materials necessary for completion.

Small Settlement Shelter Grant

To assist in meeting the housing needs of families living in designated areas of the Northwest Territories above the treeline where there is no government subsidized Rental Housing and where home-ownership is feasible. A once-in-a-lifetime grant of up to \$10,000 is available for the purchase and transportation of a manufactured basic housing package. The Corporation also provides advice on working drawings for the house and will order the manufactured housing package.

Rural and Remote Housing

To assist lower income families who cannot otherwise qualify for home-ownership to purchase or build modestly-priced houses. Home owners who build under this program are involved from the initial stages of design to the final stage of construction through co-operative effort. Down payments are kept to a minimum and monthly payments are approximately 25% of adjusted income.

Interim Financing

To assist members of building co-operatives, short-term loans are available to purchase land, labour and materials after mortgage approval but before advances are received. Interest is calculated at the NHA rate for direct lending at the time of application.

Date Due

54157

Pam:332.3:(*440)

NWTI

N.W.T. Dept. of Information.
Grants and loans

TITLE

DATE LOANED	BORROWER'S NAME	DATE DUE

54157

Pam:332.3:(*440)

NWTI

N.W.T. Dept. of Information.
Grants and loans

LIBRARY

Boreal Institute for Northern
Studies Library
CW 401 Bio Sci Bldg
The University of Alberta
Edmonton, AB Canada T6G 2E9

University of Alberta Library



0 1620 0328 4807